

**Certificate of Notice Page 1 of 2**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Katherine Garcia  
 Debtor

Case No. 15-12609-jkf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Stacey  
 Form ID: pdf900

Page 1 of 1  
 Total Noticed: 6

Date Rcvd: Oct 23, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2019.

db	+Katherine Garcia,	137 E. Watson Avenue,	Langhorne, PA 19047-2121
aty	+JANET M. SPEARS,	Aldridge Pite, LLP,	4375 Jutland Drive, Suite 200, PO Box 17933,
		San Diego, CA 92177-7921	
cr	+Bucks County Tax Claim Bureau,	c/o John A. Torrente,	55 E. Court Street,
		Doylestown, PA 18901-4318	

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Oct 24 2019 02:59:32	City of Philadelphia,
	City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,	1515 Arch Street 15th Floor,
	Philadelphia, PA 19102-1595	
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 24 2019 02:59:16	
	Pennsylvania Department of Revenue, Bankruptcy Division,	P.O. Box 280946,
	Harrisburg, PA 17128-0946	
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 24 2019 02:59:28	U.S. Attorney Office,
	c/o Virginia Powel, Esq., Room 1250,	615 Chestnut Street, Philadelphia, PA 19106-4404
		TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 25, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2019 at the address(es) listed below:

ANDREW SPIVACK	on behalf of Creditor	CitiFinancial Servicing, LLC	paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor	CitiFinancial Servicing, LLC	paeb@fedphe.com
JOHN A. TORRENTE	on behalf of Creditor	Bucks County Tax Claim Bureau	
		jtorrente@begleycarlin.com	
KEVIN G. MCDONALD	on behalf of Creditor	Wilmington Savings Fund Society, FSB, as trustee of	
		Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com	
PAUL H. YOUNG	on behalf of Debtor Katherine Garcia	support@ymalaw.com,	ykaecf@gmail.com,
		paullawyers@gmail.com,pyoung@ymalaw.com;youngpr83562@notify.bestcase.com	
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE	ecfmail@readingch13.com,	
		ecf_frpa@trusteel3.com	
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)	ecfmail@readingch13.com,	
		ecf_frpa@trusteel3.com	
REBECCA ANN SOLARZ	on behalf of Creditor	Wilmington Savings Fund Society, FSB, as trustee of	
		Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com	
SCOTT F. WATERMAN (Chapter 13)		ECFMail@ReadingCh13.com,	ecf_frpa@trusteel3.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov		

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE: Katherine Garcia,** : **Chapter 13**  
 :  
**Debtor,** : **Bky. No. 15-12609 JKF**

**ORDER**

**AND NOW**, upon consideration of the Motion to Approve Mortgage Modification (“the Motion”) (Doc. #74) filed by Wilmington Savings Fund Society, FSB (“the Lender”), and after notice and hearing, and there being no objection thereto, it is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The Debtor is **AUTHORIZED** to enter into the loan modification transaction as set forth in the Motion and to the extent that relief from the automatic stay is necessary for the parties to enter into the transaction, such relief is **GRANTED** to the Lender.
3. Except as provided in Paragraph 4 below, if applicable, the confirmed plan remains **IN FULL FORCE AND EFFECT** and **THE TRUSTEE MAY DISTRIBUTE THE PLAN PAYMENTS** as provided in the plan.
4. If: (a) the confirmed chapter 13 plan provides for the cure of prepetition arrears under 11 U.S.C. §1322(b)(5) and (b) the loan modification provides for reinstatement of the loan account and the elimination of the pre-petition arrears, **THE TRUSTEE SHALL MAKE NO FURTHER DISTRIBUTION TO THE LENDER** on account of the Lender’s claim for pre-petition arrears under the confirmed chapter 13 plan and shall distribute the plan payments in accordance with the other provisions of the confirmed plan.

Dated: 10/21/19



**HONORABLE JEAN K. FITZSIMON**  
**U.S. BANKRUPTCY JUDGE**